

Interac e-Transfer

Send money safely.

We all have a role to play in keeping our financial activity secure:

- Always confirm information when creating a new e-Transfer recipient ensure you are using the most accurate and up to date contact information.
- Only send money to people you know and trust, just as you would cash. An *Interac* e-Transfer transaction cannot be reversed once a recipient has deposited the funds.

You are responsible for a smart security question. First, your security answer must follow these guidelines:

- Must be one word with no blank spaces
- Must be between 6 25 characters and must not contain special characters(ex: \$, #, etc.).
- The answer is not case sensitive and both letters and numbers are accepted.
- If the answer is a date, the format is dd-mm-yyyy (i.e. 22-03-2011).

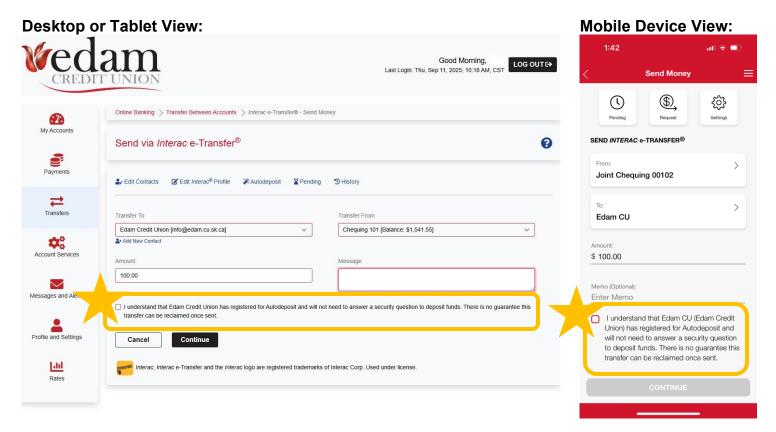
Second, the question and answer shouldn't be something that is common knowledge. For example, what holiday falls on December 25 or what colour is the sky, would both be poor choices. Lastly, never include the password answer in the security question or notes section.

Important Autodeposit Info

Autodeposit is a feature that allows users to register to have incoming *Interac* e–Transfer funds deposited directly into their bank account – no security question and answer needed.

You are responsible for confirming the name registered for Autodeposit matches your intended recipient. It is important to always confirm the name registered for Autodeposit matches your intended recipient before clicking "Continue". If they are not the same, think twice. An accidental typo in a recipients contact information could result in funds being deposited into the wrong person's account, leading to a loss of funds with no recourse. It is also possible that a recycled phone number or email address was previously setup for Autodeposit belonging to someone else. It is the sender's responsibility to ensure the accuracy of this information for every e-Transfer.

When a loss is incurred by a member that has sent an e-Transfer not received by the intended recipient, we will ALWAYS attempt to recover funds on the member's behalf. However, there is no guarantee that these funds can be recovered once sent. This is noted on the e-transfer confirmation screen. **Members will not be reimbursed for unrecovered losses due to sender error.**



Another Important TIP

When sending an e-Transfer, it is important to be patient during processing. At the e-Transfer confirmation screen, only click "Confirm" once. The system will begin processing in the background. If "Confirm" is clicked again, it is possible the e-Transfer will process for a second time. **Members will not be reimbursed for unrecovered losses incurred due to duplicate processing.**